



## Beware of New Medicare Scam

Fraudsters are continually finding new ways to steal from unwary seniors. The most successful scams are often connected to legitimate services that seniors regularly use. A new scam has surfaced targeting Medicare recipients. According to complaints filed with Better Business Bureau offices across the nation, scammers are calling Medicare recipients and urging them to set up a bank account to receive direct deposits from Medicare.

The scammers claim to be working for the government. They say that the senior's new Medicare card is in the mail, but in order to continue receiving Medicare benefits, the senior must give out his or her bank account and routing number so that Medicare benefits can be deposited straight to the senior's account. Unfortunately, there is no new Medicare card or direct deposit on the way. The scammer simply wants access to clean out the senior's bank account. If a client, friend, or loved one receives one of these calls, they should hang up immediately.

The scammer's pitch may sound authentic to seniors because the Social Security Administration has recently moved to a direct deposit system, allowing monthly Social Security funds to be deposited straight into a recipient's account. However, as we know, Medicare is a vastly different program because it does not distribute funds or benefits directly to beneficiaries.

It is imperative that the seniors we come in contact with are advised about the risks of disclosing personal information to strangers on the phone. Seniors should be advised and encouraged to report these to local law enforcement, local Better Business Bureau offices, and local consumer protection agencies. If they do not report it, nothing can be done to remedy the situation. Also, without the reports of victims, others will have no way of knowing about these scams. Fortunately for us, seniors around the country contacted their BBB offices to report these scams, and we can help to publicize the issue and spread the word to help avoid future instances of fraud.

The following tips can be given to seniors who suspect that this type of scam is occurring:

- Don't give out any of your personal information over the phone, on the internet, or in-person to anyone you do not know. If you did not initiate the conversation, you should always be skeptical when a stranger is requesting the information.
- Be sure to take extra precautions when carrying your Medicare card in your purse or wallet. For now, the Medicare number on your card is almost always the same as your Social Security number, and if lost, that information could be used to commit identity theft. You should also never carry your Social Security card with you, for these same reasons.



- Register your telephone number on the national do-not-call registry by visiting [www.donotcall.gov](http://www.donotcall.gov). This will stop unwanted cold-call solicitations from legitimate telemarketing companies. However, it may not have any effect on a fraudster, so you should still use caution when talking with a stranger who is asking for your personal information.
- If you think you have been scammed, or if someone has acquired your personal/financial information, you should contact the following offices:
  - ✚ **Local law enforcement** – file a police report of the scam. Provide as much detail as you can to aid the investigation.
  - ✚ **Your bank and credit card companies** – inform them that your identity has been stolen and ask them to put a fraud alert on your accounts.
  - ✚ **Credit reporting agencies** – call one of the reporting agencies (Experian, Equifax, or TransUnion) and have them place a fraud alert on your credit report. This will raise red flags if any other lines of credit are being opened in your name.
  - ✚ **Florida Attorney General's Office** – your state's Attorney General's office likely has a consumer protection division that is equipped to investigate consumer fraud and scams. Additionally, the AG's office will be able to put you in touch with your local consumer protection agency and other resources in the community.

Find more news and alerts at [www.law.stetson.edu/elderconsumers](http://www.law.stetson.edu/elderconsumers). For more information on consumer fraud and scams, including helpful preventative tips and contact information for other community resources, contact Stetson University College of Law's Elder Consumer Protection Program by e-mail at [elderconsumers@law.stetson.edu](mailto:elderconsumers@law.stetson.edu), or by telephone at (727) 562-7888.